

**Does your baking powder contain alum? Look upon the label. Use only a powder whose label shows it to be made with cream of tartar.**

**NOTE.—Safety lies in buying only the Royal Baking Powder, which is the best cream of tartar baking powder that can be had.**

**THE CHURCHES.**

First Presbyterian.  
Rev. George L. Curtis, Pastor. Sunday services: 10:30 A.M.; Sabbath-school, 12:10. Christian Endeavor, 7:00. Evening worship, 7:45 o'clock. Prayer-meeting each Wednesday night.

**Westminster Church.**

Rev. George A. Paul, Pastor. Divine Worship at 10:30 A.M. and 7:45 P.M. Sunday-school at 12 M. Young People's Prayer-meeting at 6:45 P.M. A cordial welcome to all.

**Park Methodist Episcopal.**

Rev. Dr. C. S. Woodruff, pastor. Men's meeting Mizpah Brotherhood at 6:45 A.M. Church Services at 10:30 A.M. and 7:30 P.M. Sunday-school at 12 M. Vesper service Epworth League at 7:30 P.M. Tuesday evening classes meet at 8 P.M. Wednesday evening, prayer Service at 8 P.M. Friday afternoon at 3 o'clock Junior Epworth League.

**German Presbyterian.**

Sunday services: Preaching by the pastor, Rev. Berni J. Buttinghausen, at 10:30 A.M. and 7:30 P.M. Sunday-school at 12 M. Young Men's Prayer and Soul Winner's Circle, Sabbath at 6:45 P.M. Christian Endeavor meeting Thursday at 8 P.M. General Prayer and Conference meeting Wednesday at 8 P.M. Senior Endeavor Friday at 9:30 P.M. Everybody welcome. All seats free.

**First Baptist Church.**

Rev. Fred W. Bales, pastor. Sabbath preaching services at 10:30 A.M. and 7:30 P.M. Sunday-school at 12 M. Young Men's Prayer and Soul Winner's Circle, Sabbath at 6:45 P.M. Christian Endeavor meeting Tuesday at 8 P.M. General Prayer and Conference meeting Wednesday at 8 P.M. Senior Endeavor Friday at 9:30 P.M. Everybody welcome. All seats free.

**Glen Ridge Congregational.**

Cornel of Ridgewood Avenue and Clark Street. Rev. Elliott Wilber Brown, D.D., pastor. Sunday morning worship at 10:45; Sunday-school at 12 M.; Young People's Society of Christian Endeavor, 7 P.M.; Evening worship at 7:45; Church prayer-meeting Wednesday at 8 o'clock.

**Watseking M. E. Church.**

Rev. S. Trenous Jackson, Ph. D., Pastor. Devotional Meeting, 9:30 A.M.; Preaching, 10:30 A.M., subject, "Good Cheer." Sunday-school at 2:30 P.M. Epworth League, at 6:30 P.M.; Preaching at 7:30 P.M., subject, "Does Death God All?"

**Church of the Sacred Heart.**

The Rev. J. M. Nardello, pastor. First Mass, 6:30 A.M. Mass and sermon, 8:30 A.M. High Mass and sermon, 10:30 A.M. Sunday-school, 3 P.M. Vesper service, 3:30 P.M.

**East Orange Baptist Church.**

Prospect Street. Services at 11 o'clock A.M. and 7:45 P.M. Sunday School at 2:30 P.M. Prayer-meeting at 7:45 Friday evening.

**Montgomery Chapel.**

Wilson S. Phraner, Superintendent. Preaching every Sunday evening at 8 o'clock. Service of Song at 7:45 P.M. Sunday-school at 3 P.M. Young People's meeting at 7:15 P.M.

During the week the gymnasium and reading-room will be open for men and boys on Monday, Thursday, Wednesday and Saturday evenings from 7:30 to 10 P.M. and on Saturday afternoon from 2:30 to 5:30 P.M.; for ladies and girls on Thursday evening from 7:30 to 10 P.M. Montgomery Chapel Cadets will drill on Friday evening.

**Christ Episcopal.**

Corner Bloomfield and Park Avenues. The Rev. Edwin A. White, rector. **SUNDAY SERVICES:** Celebration of Holy Communion, 8 A.M. Morning prayer and sermon, 11 A.M. Sunday-school at 9:30 A.M. Choral Even Song, 4:30 P.M.

**SUNDAY SERVICES.**

Until further notice the services at Ascension Chapel (Episcopal), corner Montgomery and Berkeley avenues, will be as follows:

8 A.M. Holy Communion, except first Sunday in month; 10:30 A.M., morning prayer and sermon; first Sunday in month Holy Communion; 3 P.M., Sunday-school; 7:30 P.M., service of song; 8 P.M., evening prayer and sermon.

**Unity Church, (Unitarian).**

Unity Church (Unitarian) Church Street, Montclair. Sunday, February 18, Rev. John Wallace Cooper, Ph. D., of Pittsburgh, Pa., will preach. Subject, "The Christian Ideal of Man." Services begin at 10:45. The seats are free and all are welcome.

**St. John's Lutheran Church.**

Corner Liberty Street and Austin Place. Rev. H. A. Steininger, pastor. Services 10:45 A.M. and 7:45 P.M. Sunday-school at 2 P.M. Ladies' Aid Society first Sabbath of every month at 3 P.M. Junior Society last Thursday of every month at 7:45 P.M.

**The Other Side of Things—"Graft."**

(Continued.)  
There is both knowledge and humanity in a thoughtful consideration of the "insurance graft" that has stirred up such great consternation. In so far as the insurance officials have "gone wrong" they are blameworthy, just as certainly as the man who goes wrong in making his list of taxable property, or lies about accident damages, or steals a trolley ride—no less, no more. Wrong is wrong, whether here or there, whether of wealth or of poverty.

To justly judge these men we must first understand that a mutual life insurance organization is never organized to make money. The organization (company) consists of the insured persons only. Those insured persons elect (by one means or another) certain persons to conduct the affairs of the organization. To these persons (officers) they entrust the handling of the moneys collected and paid out, and the making of the rules and regulations governing the various affairs of the organization.

If the company is what is known as a "fraternal" or "assessment" company, the officers have ordinarily but little money on hand at a time, for it is all paid out as fast as it is collected. Most of it goes to pay death claims. A little of it goes to pay for bookkeeping, printing, postage, officers' salaries, and other expenses of properly transacting the business and keeping its records. As time goes on the death rate increases, for every member is getting nearer to death every year, and the amount of money collected must be increased to pay for more deaths. Still it is all paid out as fast as it is collected, so there is little temptation to dishonesty, and little perplexity about the use of the money.

It is a simple matter of collecting the money at a certain date each month and of paying it out at once (very nearly at once) for the death claims of the month and the expenses of the month.

Another sort of mutual life insurance organization is known as "old line" insurance. Such a company is planned to make the cost of insurance "level"—that is, the insured is to pay just as much at first (when the death rate is less) as later, when the death rate is large. On this plan he pays into the hands of his officers a "level" sum each year. This is much more, in the early years, than is necessary to meet the small death cost. This extra money the officers are to keep on hand to pay the extra cost in years to come, when the cost is greater than the "level" payment made.

This plan puts a large sum of money into the hands of the officers, that they are to have the care of for years to come. As the money may be made to increase itself by proper investment, and as it does not belong to the officers, it is their duty to keep it invested for the benefit of the insured persons (policyholders).

In most such companies the rate (cost) of insurance is based on an investment return of three, three and a half, or four per cent. If the officers can make the money in their hands earn such a rate of interest they can carry out their contracts of insurance. If they can make the moneys earn more than that, such earnings belong to the insured persons, and should be divided among them as a "dividend."

Just here comes in the temptation to "graft." Suppose the officers invest some of the policyholders' money in a successful trust company's stock, and instead of four per cent, it earns twenty per cent, every dollar of that extra sixteen per cent belongs to the policyholders. However, if the officers are dishonest, they can put a part or all of it into their own pockets, and still have the four per cent left that is necessary to keep their policy contracts.

In the first place, such investment as trust company stock is too hazardous for safe investment. Some trust companies, under peculiar conditions, are very prosperous. Many of them fall utterly; then the policyholders' money itself is lost, principal and interest. Faithful officers resist all such temptations, and invest in only the safest kind of stocks or bonds, to make sure of the necessary three or four per cent. If the return is more than that, the extra interest is divided among the policyholders, whose money was invested.

Another sort of "old line" insurance (a stock company) is organized to make money for the "company." In that case the company is made up of a few persons who put money into the business to start it going, and who own the stock. They insure people at practically the same rates as do the mutual "old line" life insurance companies. Usually they pay about the same dividends also.

However, if they are smart enough to make the moneys entrusted with them earn more than the officers of a mutual company do, and therefore have something over, after giving as large dividends as do the mutuals, they have that something to divide among themselves, and that gives them a return on the original investment of their money.

If they are honest and smart enough they furnish just as good insurance as the mutuals, and make a "pretty penny" honestly for themselves. If they are dishonest, they can do the "graft" just as well as the mutuals. When all is said, however, the life insurance "graft" is of the same sort as the tax-paying graft, or the city-job graft, or the trolley-passenger graft.

Each graft, small or large, is appropriating to one's own use money belonging to others, providing he can do it in a way not likely to be discovered. However, those not so much concerned that judgment another, thou doest the same things thyself.

F. W. HENRY.

Patents Issued.  
Patents issued to Jerseymen and reported for the CITIZEN by Drake & Co., Soldiers of Patents, corner Broad and Market streets, Newark, N. J.:

Closure for cream and milk jars, W. H. Bennett, Newark; filing carrier, F. E. Kip, Montclair; typewriting machine, E. F. Kunath, Jersey City; folding attachment for sewing machines, M. A. E. Lohre, Hoboken; mantel suspension, G. N. Lungren, Bayonne; current motor, F. B. Marvin, Paterson; shade bracket, H. Meyer, West Hoboken; hoisting and conveying apparatus, T. S. Miller, South Orange, and J. H. Dickinsen, Montclair; producing vacuum lamps, D. M. Moore, Newark; amusement vehicle, H. H. Pattee, East Orange; pulley clothesline attachment, F. J. Schmidt, Jersey City.

Trade-marks—Children's underwear, H. & W. Company, Newark; asphalt roofing Stowell Manufacturing Co., Jersey City; lock-washers and nut-locks, National Lock Washer Co., Newark.

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**BLOOMFIELD TRUST CO.**

No. 1 BROAD STREET, Bloomfield, N. J.

**3 PER CENT.**

Interest on Deposits  
Subject to Check.

**4 PER CENT.** on Time Deposits.

LEGAL DEPOSITORY FOR TOWN AND COUNTY MONEY, COURT AND TRUST FUNDS.

Accounts of All Kinds Solicited.

**DIRECTORS.**

James N. Jarvie,  
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A. R. Brewer,  
Robert M. Boyd, Jr.,  
Joseph H. Dodd.

John M. Van Winkle,  
N. Harvey Dodd,  
Edward Oakes,  
William H. White,  
John Sherman,  
Chas. R. Underwood.

**New Coaches for Erie.**

The Erie Railroad has ordered twenty-five suburban coaches from the St. Louis Car Company for delivery in June in time for the summer travel. The coaches are to be exact duplicates of ten cars recently built at the Erie car shops in Buffalo, one of these having been taken from the service and sent to St. Louis for a sample.

The cars are 66 feet 7 inches in length over all, will seat 70 passengers, are fitted with Westinghouse high speed brakes, Gold heaters, Pullman vestibules, Wheeler seats of crimson plush, and are finished in quartered oak. They are of wood body and underframe and mounted on four wheel trucks.

**50¢ From New York to San Francisco.**  
**SPECIAL ONE-WAY MIXED CLASS COLONIST FARES FROM NEW YORK TO SAN FRANCISCO**

50¢ from New York to San Francisco and Los Angeles, with stop-over privilege at various points; also side trips on western lines at one fare for the round trip, will be in effect from February 14th daily until and including April 6th, 1906. Proportionately rated to many other points in the West.

Winter excursion rate to California and return—\$143.70—still in effect.

For particulars as to time limit, schedule, reservations, etc., ask any Erie ticket agent or write H. W. Hawley, Traveling Passenger Agent, Chambers Street Station, New York.—Add.



The ogre in the kitchen range  
Is grim and dirty, dark and strange,  
And every time the fire is made  
It flies right out, the house to raid.

**THE ASH PROBLEM.**

The ash problem is no problem to the wise woman. She uses gas and eliminates all coal range worries. No getting up on cold mornings with a kitchen range to clean. No delayed breakfast. No underdone meals. None of these discomforts with a gas range. Gas is the ready, all convenient fuel. Its use saves the housewife time, labor and anxiety. It keeps her young. Get one now. Prices, \$9.50 to \$15.00. \$2.00 down; \$2.00 a month. Connections Free.

**GAS DEPARTMENT,**  
**PUBLIC SERVICE.**

**THE BEST AUTOMOBILE FOR THE PRICE.****POPE-TRIBUNE, \$900.**

15 H. P. Light Touring Car with detachable Tonneau.

2 CYLINDER VERTICAL ENGINE,  
SLIDING GEAR TRANSMISSION,  
THREE SPEEDS AND A REVERSE.

**CHAS. W. SMITH,**

AGENT FOR ESSEX COUNTY.

IF YOU WANT THE BEST MOTOR CYCLE BUY AN INDIAN. PRICE \$110.

25-27 BROAD STREET.

Phone 135-a.

**The Park Store**

Oranges, Bananas,  
Lemons, Grape Fruit.

We handle only the most carefully selected Fruits.

**NOTICE OF OBJECTIONS.**

In the matter of the construction of a four foot stone sidewalk on a portion of Washington avenue, and the construction of a sanitary sewer on a portion of the street.

Objections in writing to the work done or materials used in the above named sidewalk were filed with the Town Clerk on or before April 1, 1906, at 8 P.M., at which time the Town Council will meet in the Council chamber in the Bloomfield National Bank Building, Bloomfield, New Jersey, to consider such objections.

By order of the Town Council,  
WM. L. JOHNSON,  
Town Clerk.

March 9, 1906.

ESTATE OF WINFIELD S. DEHART,

deceased.  
Pursuant to the order of GEORGE E. RUSSELL, Sheriff, of the County of Essex, this day made, on the application of the undersigned, administratrix of said deceased, notice is hereby given to give notice to all persons whom it may concern to appear in the office of the Town Clerk on or before April 1, 1906, at 8 P.M., at which time the Town Council will meet in the Council chamber in the Bloomfield National Bank Building, Bloomfield, New Jersey, to consider such objections.

By order of the Town Council,  
LUCY DEHART.

EWWOOD S. LEARY, Proctor.

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